



GEOS Worldwide, Ltd. | MEDEVAC Benefit | Terms and Conditions

MEMBER BENEFIT PROGRAM DESCRIPTION

MUCH MORE THAN JUST MEDEVAC Our service is one of the most comprehensive services available. We will look after you from the moment you arrive at the nearest hospital required to stabilize your condition and throughout the medical evacuation to the final hospital of your choice. We even cover the cost of any emergency treatment required to stabilize your condition so that you may then be safely medically evacuated to your final hospital of choice.

GEOS MEDEVAC is a single, life-saving source for medical evacuation and emergency assistance. Medical evacuation coverage is available from any country worldwide* and starts 99 miles away from home to a hospital of your choice. All plans are activated over the Internet without the inconvenience of paperwork and coverage can be immediate or purchased for a future trip.

We recognize that in an overseas environment, accident, illness or medical problems become traumatic experiences. Our services include 24-hour multi-lingual telephone assistance, to coordinate and liaise with patients, their families, doctors, nurses and specialists across the world no matter what the time or language spoken locally.

Our multi-lingual staff is on hand 24 hours a day to help and advise patients on any medical problem. We will if required assist in locating the nearest medical facility as well as being available to offer advice and support. Our team ensures that no matter what the problem is we will act swiftly, professionally and sympathetically.

Our Medical Director reviews all serious cases and liaises with the treating medical professionals to agree the most appropriate medical management. Our assistance team coordinates the care and plans the logistics to ensure that patient's needs are well cared for. We manage administration and keep accurate records.

Our services are coordinated under our proven internal systems and procedures to deliver best practice.

This is a "Medical Evacuation and Repatriation" membership program, which we are

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able to offer you, and around 100,000 other GEOS members, at very low rates with savings of up to 80% compared to other programs providing a similar benefit.

GEOS MEDEVAC North America vs. GEOS MEDEVAC International

North America MEDEVAC is ideal for people that reside in the United States and Canada wishing to be covered while traveling within those countries and more than 99 miles from home.

International MEDEVAC covers members while traveling internationally, including the United States and Canada, as long as they are more than 99 miles from home.

See the table below for comparison.

BENEFIT LEVEL

GEOS will provide medical evacuation and repatriation to a hospital nearest your home (if more than 99 miles from home) capable of providing the treatment you require as determined by the physicians providing your treatment, and GEOS, in a medically-equipped and staffed aircraft, ambulance, or other mode of transportation. The amount covered is specified in the scale of benefits as detailed in the Benefits Sections "A" through "C" below.

SECTION	BENEFIT	BENEFIT LIMIT USA & CANADA (USD)	BENEFIT LIMIT INTERNATIONAL (USD)
A	REPATRIATION TO HOSPITAL NEAR HOME	UP TO \$250,000	UP TO \$1,000,000
B	REPATRIATION OF MORTAL REMAINS	UP TO \$10,000	UP TO \$10,000
C	MEDICAL EXPENSES FOR \$1,500 (USD) PER DAY MAXIMUM FOR 7 DAYS TO STABILIZE THE MEMBERS' CONDITION PRIOR TO EVACUATION	UP TO \$10,500	UP TO \$10,500

Table A

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If a GEOS MEDEVAC Member is injured or becomes ill during a Trip GEOS will indemnify the Member up to the Benefit Level specified in Table A for loss arising from any claim made by Members whose membership is valid and current at time of and during incident period for:

- A. Emergency medical evacuation expenses incurred on the advice of a Doctor or the Emergency Services appointed by Medical Emergency Provider to transport the Member to a Medical Facility (known as Medical Facility 'A')
- B. Repatriation expenses incurred to transport the Member to a Medical Facility (known as Medical Facility 'B') nearer to the Member's permanent residence following an emergency medical evacuation provided that:
 - 1. Doctor agrees that they are sufficiently fit to travel including if necessary by air ambulance or other appropriate specialized transport; and
 - 2. Such Member is 99 miles or more away from their permanent residence.
- C. Medical expenses incurred in a Medical Facility 'A' following emergency medical evacuation for medical, surgical, hospital or ambulance fees or other diagnostic treatment given or prescribed by a Doctor and for charges for staying in a nursing home.
- D. The expenses to send home a Member's ashes or body if they die during a covered Trip (Repatriation of Mortal Remains).

PAYMENT CONDITIONS AND LIMITS TO BENEFIT

- 1. The Member must not try to provide solutions to medical emergency problems encountered without involving the appointed Medical Emergency Provider. If the appointed Medical Emergency Provider is not involved the claim may not be paid.
- 2. If, in good faith, GEOS incur emergency medical evacuation or repatriation expenses for any person other than the injured or ill Member, the Member will reimburse GEOS for all such costs incurred.

GENERAL CONDITIONS

- 1. Anyone under the age of 75 may apply for Membership
- 2. GEOS will make all arrangements for medical evacuation and repatriation.
- 3. You must be hospitalized as an inpatient and need to be admitted as an inpatient at the hospital to which you are being repatriated.
- 4. If the medical condition allows, you will be transported by scheduled airline, or other transit system while in the care of or supervision of the GEOS assigned medical team.
- 5. Evacuation transportation will be performed if you need to be hospitalized as an

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inpatient and the remaining inpatient stay can be completed at a hospital near your home.

6. GEOS will cover medical expenses for stabilization prior to evacuation and repatriation only. The amount covered is specified in TABLE A above.
7. Decisions concerning the urgency, timing and most suitable means of transportation will be made by the Medical Emergency Director after consultation with the local attending physician and the receiving physician.

DEFINITIONS

Child - Any Member's natural, legally adopted, foster or step child provided that such child is unmarried and under age 19 and permanently living with the Member; or up to age 23 if in full-time education and permanently living with the Member except during term time (whether the subscribing individual to the Member's membership or the subscribing individual's Partner).

Couple Membership – A GEOS Member, and a partner who cohabitates with said member, or did so upon registration with GEOS.

Doctor - A Registered Medical Practitioner holding a valid license to practice medicine in a recognized international or domestic body. A doctor cannot be:

- (a) The Member (of the Qualifying Membership Benefit); or
- (b) An immediate family member, of the MEDEVAC Member, as it relates to evaluation of patient symptoms, conditions or other relative medical information.

Emergency Medical Evacuation and Medical Repatriation Costs means -

1. Emergency medical evacuation expenses incurred by a Member on the advice of a Doctor or the emergency services appointed by the Medical Emergency Provider to transport the Member to a Medical Facility (known as Medical Facility 'A') if that Member is injured or becomes ill during a Trip.
2. Repatriation expenses incurred to transport the Member to a Medical Facility (known as Medical Facility 'B') nearer to the Member's permanent residence following an emergency medical evacuation provided that:
 - a. A doctor agrees that they are sufficiently fit to travel including if necessary by air ambulance or other appropriate specialized transport; and
 - b. Such Member is 99 miles or more away from their permanent residence.
3. Medical expenses incurred at Medical Facility 'A' following emergency medical evacuation for medical, surgical, hospital or ambulance fees or other diagnostic treatment given or prescribed by a Doctor and for charges for staying in a nursing home.

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4. Expenses incurred to send home a Member's ashes or body if they die during a Trip.

The Policyholder and/or the Member must not try to provide solutions to medical emergency problems encountered without involving the appointed Medical Emergency Provider. If the appointed Medical Emergency Provider is not involved the claim may not be paid.

Expedition - An Organized journey or voyage for a specific purpose: especially but not exclusively for exploration or for a scientific or military purpose and organized by a third party or an organized journey requiring a permit.

- (a) Exploration
- (b) Scientific Research
- (c) Filming of documentaries
- (d) Nature conservation, charitable and developmental projects
- (e) Military and/or government activities

Family Membership - means and comprises each of the following:

- (a) The subscribing individual; and
- (b) The subscribing individual's Partner (if they have a Partner); and
- (c) The Children of (a) and (b) above.

Hospitalized/Hospitalization - Hospitalized as an inpatient at a Medical Facility on the advice of a Doctor.

Individual Member / Individual Membership - means and comprises the sole subscribing individual to the Policyholder's Emergency Medical Evacuation and Medical Repatriation Services.

Medical Emergency Provider - GEOS authorized medical and MEDEVAC Provider.

Medical Facility - A legally registered establishment for ill or injured persons, which provides (a) medical and surgical treatment; and (b) 24 hour nursing care by registered nurses. This does not include:

1. A convalescent, self-care or rest home;
2. A hospital department, which has the role of a convalescent or nursing home;

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3. A hospice; or

4. A mental health hospital.

Member

Any Member who subscribes to the GEOS MEDEVAC Membership Benefit who is aged 74 years or under when they took out their membership or, if such membership is renewed, at the date of the latest subsequent renewal thereof.

All membership periods are for 365 days (1 year) from the start of subscribed membership, and are eligible for renewal by the covered member, including the option of setting up an auto-renewal for this membership.

In respect of Individual Membership, a Member will be the sole subscribing individual, however in respect of:

(a) Family Membership, a Member will be deemed to be each of the following:

- (i) The subscribing individual; and
- (ii) The subscribing individual's Partner (if they have a partner); and
- (iii) All of the Children of (a) and (b) above.

(b) Couple Membership, a Member will be deemed to be each of the following:

- (i) The subscribing individual; and
- (ii) The subscribing individual's Partner.

Partner

A Members legally married spouse or registered civil partner under the Civil Partnership Act 2004, who permanently lives with the Member or a person who is permanently living with the Member and has been for at least 6 months and the relationship is in the nature of a marriage even though it has not been legally formalized.

Pre-Existing Medical Condition

- (i) A medical condition for which a Member had received a Terminal Prognosis by a Doctor when they took out their membership or before the Member's need for evacuation or repatriation occurred, whichever the later;
- (ii) A medical condition for which a Member was awaiting an operation when they took out Membership with the GEOS or before the Member's need for evacuation or repatriation occurred, whichever the later;
- (iii) A medical condition for which a Member had been to see a specialist, had had a hospital consultation (other than for regular check-ups), had been

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admitted to a hospital overnight, or had received hospital treatments or investigations during the 3 month period prior to the date they took out membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever the later;

- (iv) Any blood disorder, psychiatric illness, any form of cancer, leukemia or tumor, dialysis treatment, a transplant or dementia, from which a Member has suffered or for which a Member has received treatment (other than regular medication) during the 12 months prior to the date when the Member took out Membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever is later;
- (v) Any breathing or heart problem for which a Member has required hospital treatments during the 12 months prior to the date when they took out Membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever is later;
- (vi) A Member being diagnosed as HIV positive or requiring treatment for HIV or any HIV related illness.

Qualifying Event - An incident involving one or more covered member being admitted as an patient, for stabilization or continued care following an incident that occurs more than 99 miles from their place of residence.

Terrorism

An act, including but not limited to the use or threat of force and/or violence of any person or group(s) or persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip

Any journey of 99 miles or more from an Insured Person's permanent residence which must not exceed 90 consecutive days duration. The 90-day limit does not apply to members involved in yachting.

War

(a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(b) Any act of terrorism, or

(c) Any act of war or terrorism involving the use of or release of a threat to use any nuclear weapon or device or chemical or biological agent

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Excluded Territories

GEOS cannot undertake MEDEVAC Operations (and therefore MEDEVAC Membership benefits are not available) in the following **excluded** territories and **all areas of armed conflict**:

- Afghanistan
- Chechnya
- Democratic Republic of Congo (DRC)
- Iraq
- Israel (West Bank, Gaza Strip and Occupied Territories Only)
- Libya
- North Korea
- Somalia
- Syria

The exclusions set forth are for the protection of our members and to allow GEOS to continue to offer this high value of membership at affordable prices.

If you would like to remove some of these MEDEVAC exclusions, you can purchase SAR HR which allows for various other activities, effectively turning your MEDEVAC package into a MEDEVAC High Risk benefit as well.

Exclusions

This Membership Benefit excludes claims, arising from, or contributed to, by any of the following:

- Any Member traveling or arranging to travel:
 - (a) To obtain medical or convalescent treatment;
 - (b) Against medical advice;
 - (c) After a terminal prognosis has been made;
 - (d) Contrary to health and safety restriction(s) from an Airline or Carrier;
 - (e) To any country within the Excluded Territories stated in the Schedule.
- Criminal acts and/or felonious act of any Member.
- Civil commotions or riots of any kind.
- Any sickness medical or mental condition, injury, illness, chronic or recurring disease suffered or the undergoing of any planned or recommended medical

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procedure of a Member which the Member knew about or, in the Underwriter's reasonable opinion should have known about at the commencement date of such Member's membership with GEOS (Pre-Existing Medical Condition).

- Any Member of GEOS taking part in or training for:
 - (a) Expeditions, time trials and/or record attempts where an expedition is defined as "an organized journey or voyage for a specific purpose: especially but not exclusively for exploration or for a scientific or military purpose and organized by a third party or an organized journey requiring a permit". Please refer to the "Definitions" section of these Terms and Conditions.
 - (b) Professional Sports or Riding or Driving in any kind of race;
 - (c) Skydiving, skysurfing, hang-gliding, paragliding or aerobatics. For this later part and for the avoidance of doubt, we are unable to cover you for any incident in which you tie, strap, hold, harness or attach yourself in any manner to a sail, kite, chute, wing, suit or any other method that lifts, propels, moves or supports you either in the air, water or on the ground. Licensed ski lifts, tows and cable cars **ARE covered**. Licensed private aircraft **ARE covered**. Sailing vessels **ARE covered**;
- Any Member taking part in any form of operational duties as a member of the armed forces including as a reservist, volunteer or mercenary
- Willful exposure to danger except in an attempt to save human life.
- Inadequate provision or training or competence needed to safely complete the trip being undertaken.
- Failure to observe Coastguard and/or Emergency Services Instructions
- Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction.
- Suicide, Attempted Suicide and/or deliberate self-injury whether of sound mind or not.
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosion or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- A decision not to travel and/or to not continue to travel.
- A change in financial circumstances (i.e. requesting transportation solely due to theft of funds, credit cards, or airline tickets.)
- Failure to obtain a passport, visa or other necessary travel documentation.
- Any cause, which existed, had started or had been forecast or for which advance warning had been given before the trip being undertaken had commenced.
- War or acts of terrorism.
- Engaging in active war.
- Kidnap, abduction or Ransom.
- The Member is entitled to indemnity or recovery from any other insurance policy.

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- Arising from fraud, concealment, or deliberate misstatement by the Member in relation to any matter affecting this Policy or in connection with the making of any claim hereunder.

Furthermore, members will not be entitled to air medical transport benefits if their illness or injury is a result of or is contributed to by the following:

- Tuberculosis or other chronic airborne pathogens;
- Costs and expenses incurred to transport the property of a Member other than any costs and expenses to transport one small carry-on bag during emergency medical evacuation or repatriation.
- For any treatment not confirmed by a doctor as medically necessary.
- Any additional traveling or accommodation expenses which GEOS or their appointed Medical Emergency Provider have not authorized if a Member has to return home earlier than planned or be repatriated from a Trip.
- For surgery, medical or preventative treatment, which can be delayed in the opinion of a doctor treating the Member, or the appointed Medical Emergency Provider, until the Member returns home.
- For medication a Member is taking before and which he or she will have to continue to take during a Trip.

GEOS MEDEVAC is a prepaid private Medical Evacuation Membership Benefit program and is not an insurance plan, travel insurance policy nor a healthcare plan and, therefore, GEOS will not reimburse members for expenses they incur on their own.

If you have any questions about the terms and conditions, please contact our membership benefit team at +1.832.799.6322 or +1.855.238.1908 (Toll-Free), or by emailing them at support@geossafety.com.

GEOS Membership Benefit Products and Services are underwritten for GEOS Worldwide, Ltd. (GEOS) by Certain Underwriters at [Lloyd's](#), these policies indemnify GEOS in respect of benefits provided by GEOS to its members.